

**DETAILED ACTION**

1. Claims 60-99 and 102-121 are pending. Claims 60, 61, 66, 69-80, 85, 89, 92, 96, 97, and 99 have been amended, claims 100 and 101 have been cancelled, and claims 102-121 have been added in this communication filed 04/09/10 entered as Amendment After Final Rejection and IDS.
2. The IDS filed 04/09/10 has been considered and entered.
3. The 35 USC 112, Second Paragraph Rejections have been overcome by Applicants' amendments and the rejections are hereby withdrawn.

**EXAMINER'S AMENDMENT**

An Examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to Applicants', an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this Examiner's amendment was given in an Interview on 03 May 2010 and in a telephone call on the same date by Attorney Rhett White.

**IN THE CLAIMS**

119. (New) The computer program product of Claim 118, wherein the pick list comprises multiple payees identified by the payor, and wherein the computer readable program code is further configured to be executed to facilitate: transmitting, by the clearinghouse to the payor, a presentation of the pick list, wherein the presentation includes the generated notification of the bill presentment information.
120. (Currently Amended) A method, comprising:

executing computer-implemented instructions performed by one or more processors for: receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of a payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse; storing an indication of the identified payee in a payee pick list associated with the payor, the payee pick list comprising one or more payees identified by the payor; accessing, from at least one database by the clearinghouse utilizing at least a portion of the received information identifying the payee, stored billing information; identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee; generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, the presentation comprising the generated notification.

121. (Currently Amended) A system, comprising:

a communications interface associated with a bill presentment and payment central clearinghouse and operable to (i) receive a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of a payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse, and (ii) transmit a presentation to the payor; and at least one processor associated with the clearinghouse and operable to (i) receive the

information identifying the payee from the communications interface, (ii) store an indication of the identified payee in a payee pick list associated with the payor, the payee pick list comprising one or more payees identified by the payor, (iii) access, from at least one database utilizing at least a portion of the information identifying the payee, stored billing information, (iv) identify, from the accessed billing information, a bill presentment information associated with the payee, (v) generate the notification to the payee, the notification including the identified bill presentment information, and (vi) direct the communications interface to transmit the presentation, the presentation comprising the payee pick list and the generated notification..

### ***Reasons for Allowance***

Claims 60-99 and 102-121 are allowed and renumbered 1-60.

The following is an Examiner's statement of reasons: The best prior art of record, Chang et al., Ensel et al., and Thomas et al. discloses A method, a system, and a computer program product for receiving by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee or the payor and the payor has not previously activated electronic bill presentment from the payee through the clearinghouse, accessing, by the clearinghouse and based on at least a portion of the received information, a bill presentment information associated with the payee, the request comprising information identifying a payee of the payor where the payor has not previously activated electronic bill presentment from a payee. Chang et al., Ensel et al., and Thomas et al. does not disclose storing an indication of the identified payee in a

Art Unit: 3694

payee pick list comprises storing an indication in a payee pick list that comprises multiple payees identified by the payor, and transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, wherein the presentation includes the generated notification of the bill presentment information, and receiving a request comprises receiving one of a payment request or a request to add a payee to a pick list associated with the payor.

. The Bielski, Lauren reference discloses some aspects of checkfree signing a deal with Bank of America to assume the bank's electronic billpay service. Bielski, Lauren did not disclose storing an indication of the identified payee in a payee pick list comprises storing an indication in a payee pick list that comprises multiple payees identified by the payor, and transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, wherein the presentation includes the generated notification of the bill presentment information, and receiving a request comprises receiving one of a payment request or a request to add a payee to a pick list associated with the payor.

Johnson, H. G., "Understanding electronic banking" discloses electronic consumer services in four basic ways: automated banking services, point-of-sale services, home banking services, and automated clearinghouse services. Johnson, H. G., "Understanding electronic banking" did not disclose storing an indication of the identified payee in a payee pick list comprises storing an indication in a payee pick list that comprises multiple payees identified by the payor, and transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, wherein the presentation includes the generated notification of the bill presentment information, and

receiving a request comprises receiving one of a payment request or a request to add a payee to a pick list associated with the payor. Business Wire, "TriSense Offers Bank-controlled Electronic Bill Presentment Solution" discloses an electronic bill presentment and payment solution for banks and financial service companies. Business Wire, "TriSense Offers Bank-controlled Electronic Bill Presentment Solution" did not disclose storing an indication of the identified payee in a payee pick list comprises storing an indication in a payee pick list that comprises multiple payees identified by the payor, and transmitting, by the clearinghouse to the payor, a presentation of the payee pick list, wherein the presentation includes the generated notification of the bill presentment information, and receiving a request comprises receiving one of a payment request or a request to add a payee to a pick list associated with the payor.

- . An extensive search of the applicable prior art was done but showed no better references.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

#### **Other Relevant Prior Art**

PR Newswire; "CheckFree Names Ravi Ganesan Vice Chairman".  
Koprowski, Gene; "The money changers: digital cash innovators talk banks, bits, bytes and bucks. (interviews with Intuit CEO Scott Cook, Digicash CEO David Chaum, Sholom Rosen, vp. Citibank, Federal Reserve Board Gov Larry Lindsey, Rep Mike

Castle and U.S. Treasury Dept comptroller Eugene Ludwig) (Forbes ASAP) (Industry Trend or Event)".

"Online Banking To Offer Retail, Wholesale Options, Payment Processors, Vans Discuss Connection"; Corporate EFT Report.

"New Directions"; Bank Technology News.

American Banker; "Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fe Changes Revolutionize Systems".

Martin, Jr. et al. (US 6,304,860); Rogers (US 5,870,456) Rogers; and Bednar et al. (EP 0745947 A2).

For these reasons claims 60, 79, 99, 120, and 121 are deemed allowable over the prior art of record and claims 61-98 and 102-119 are allowed by dependency.

It appears that the instant invention is beyond the skill of one of ordinary art. Accordingly the invention would NOT have been obvious because one of ordinary skill could not have been expected to achieve it. NOR would they have been able to predict the results, and as such, they would have not capability of expecting success.

### **Inquiries**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammell James can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/  
Primary Examiner, Art Unit 3694

May 5, 2010